

# The Madisonian

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IN ADVANCE.

TUESDAY, JUNE 2, 1914.

## MORE ABOUT INSURANCE

In regard to the much discussed insurance question which has been agitating the good people of the State of Kentucky for the last several months, we have received a letter issued by the State Insurance Board which convinces us more clearly than anything we have ever seen, that we are entirely correct in our views of the matter in this: That the State is amply able to take care of all property insurance and make a handsome profit from the same.

In the letter sent out, a statement of the cost of insurance, losses paid and the gross profits of the insurance companies are given. Richmond is not included in that list, nor is any city in the list except those that do business to the extent of \$50,000 per year. Our neighboring city, Winchester, is on the list, and the statement shows that that city paid premiums to the extent of \$604,804 and that it received back on policies paid \$329,761. This shows that Winchester paid \$275,043 more for fire protection than it received back for fire losses.

Out of the list of 22 cities, only one city showed an excess of losses over premiums paid.

Ashland profited to the extent of \$54,110. The premiums paid by Ashland were \$581,591, losses paid to the city \$635,701.

The total footings of the 22 cities are as follows:

Premiums - \$3,099,893  
Losses - 16,010,149  
Excess of premiums over policies paid - 16,999,744

Of course this last sum is not all profit, because the operating expenses of the insurance companies must be taken into account. Taking their own statement, of 37 1/2 percent as the operating expenses, and taking that sum to wit: \$12,412,449, and adding to it the total losses of \$16,010,149, we have the total cost to the insurance companies, which is \$28,422,598. The result above given, is a net profit to the insurance company on business conducted in the 22 cities aforesaid of \$4,677,295.

There is not a state in the union that has not paid out far more for insurance than it has received for fire losses. Otherwise the insurance companies would have been forced out of business many years ago.

Insurance can be regulated by law as has been determined by the highest court of the land. While the companies can not be forced to continue in business, still not a one of them will withdraw if the state remains firm in its determination to regulate them. If they do, then let them go and let the state look after its own insurance under proper regulations. The price of insurance can be materially reduced if the state takes it over.

The wifeless breakfast table is held by a contributor to the New York World to be a leading cause of divorce. Possibly, but also a promoter of marriage for those who get divorces hurry to the marriage license bureau.

In his labor day address in Lexington on Sunday, Mr. Stanley spoke of the "dignity of labor." It is very "dignified" to draw \$7,500 from Uncle Sam while out campaigning for himself.—Ex.

The City Council will meet Thursday night. Let everybody attend and discuss the Dust Question.

The gospel is preached in thirty-one foreign languages by the American home missions.

Circuit Court convened in Jessamine county yesterday. June 1, with a very small docket.

## Terrific Explosion

On last Thursday at ten thirty o'clock, a terrific explosion at the camp of Mr. English near Heidelberg on the L. & N. Railroad, demolished the rock-crusher and many of the buildings, and seriously broke and injured some steam shovels and other equipment, and turned over two freight cars that were standing on the L. & N. switch.

This explosion was caused by what is called a long fire in exploding the dynamite cartridges used in blasting. Twenty-five holes had been drilled and \$2,200 worth of dynamite had been placed therein. This charge was ignited by electric wires, but for some reason the charge did not explode simultaneously but went off intermittently, one exploding a few seconds after the other, and experts say that this caused the terrific disaster which followed.

The explosion blew off a large portion of the cliff and great boulders were thrown on the rock-crusher and equipment situated below and covered the railroad tracks with debris. As a result of this explosion the camp and all of its equipment were demolished with a loss estimated at \$30,000. Work will be delayed for about 30 days, and this will very greatly handicap the work of ballasting on the new L. & N. Railroad.

The L. & N. trains were delayed by the damage to the track for several hours. The track was not cleared, but a new track was constructed around the debris. No injury was done to any person. Mr. English is bearing his loss heroically, and in a few hours after the explosion he was at work clearing the debris and getting ready for the reconstruction of his camp.

## Gov. McCreary Reviews First Regiment

The entire First Regiment, Kentucky National Guard, including Company K, of Lexington, Company L, of Pineville and Company M, of Richmond, was reviewed by Gov. James B. McCreary Friday night at the armory in Louisville. There were about 800 men on the floor. After the review and drill Gov. McCreary gave an address, and a dance was given by the members of the regiment after the exercises. The Gov. expressed himself as much pleased with the regiment.

## Great Mystery Surrounds Murder

The mystery surrounding the murder of Miss Zelma Young, the thirteen year old daughter of Thomas Young, of Danville, grows deeper as clue after clue is exploded. A negro who was suspected was arrested and three razors were found in his pockets. A large reward is being offered for the capture of the murderer.

## A Wise One

It is reported that James B. Haggins, the New York capitalist, is considering the feasibility of launching a fire insurance company in this State, believing that it will be an advantageous opportunity on account of the withdrawal of the foreign insurance companies, caused by the Glenn Green Insurance Bill.

## Charged With Tilting The Lid

J. E. Carmichael, saloonist, of Lexington, was arrested last week for keeping his saloon open after midnight. Several negroes were taken into custody when the place was raided by the police. This is the first alleged violation of this kind since the passage of the new saloon ordinance.

The A. M. E. Church in this city closed a very successful revival meeting on Sunday the 24th under the pastorate of Rev. E. Johnson. There were added to the church eleven souls for the Master's Kingdom. He had Rev. A. Harris from Richmond, Ky., to assist him in the service. Rev. Harris left Monday for his home. —Wayne County Outlook.

A Kentucky woman has come forward with a proposition for the observation of Father's day. It has been a long time since the old man has had one.

## And Its All True

Dr. Charles E. Smoot, one of the leading Homeopathic physicians of Richmond, was in the city yesterday attending the annual convention of the State Homeopathic Society, and was honored by being placed on the board of censors. Dr. Smoot was originally from Mason county, and since locating in Richmond about fifteen years ago, has built up a splendid practice there. He is not only an able, conscientious practitioner, but a big-hearted, genial, clever gentleman, who numbers his friends among all classes.—Lexington Leader.

## Mrs. O'Leary's Cow Acquitted

Mrs. Bridget O'Leary's cow did not cause the big Chicago fire of 1871 by kicking over a lamp, according to a deathbed confession of Mrs. Rebecca Thrift, 70 years old, who died in the County Infirmary in Lima, Ohio, recently. Mrs. Thrift, with her last breath, gasped out that she was responsible for the conflagration and that she fled through the flames and confusion to avoid arrest for an act which prayed upon her mind ever since. Her story is being investigated.

## Distinguished Guest

Vice President Marshall and his wife were in Lexington on the afternoon of May 24, on their way to Atlanta, Ga. The Commercial Club had planned a royal reception for them at the Phoenix Hotel, but after the death of Senator Bradley, Vice President Marshall wired them that he must decline to accept the public reception. Judge and Mrs. Charles Kerr entertained the distinguished guests while in the city. A large crowd of people gathered at the depot to greet them.

## Kentucky National Guards To Camp At Lexington

Lexington is to have the annual encampment of the Kentucky National Guard, which will be held this year July 1 to 12 inclusive. The Commercial club made the arrangements and submitted their proposition to Adj. Gen. J. Tandy Ellis, who, in behalf of the State and United States Government, accepted the proposal and designated Lexington as the place for the encampment.

## Senator Bradley Dreamed of Dying

According to Representative Langley's statements, Senator Bradley had a premonition of his death. Mr. Langley says that the Kentuckian told him that he had dreamed that he was dying the night before, and he said that he had never dreamed an important dream that hadn't come true. He knew the end was near.

## Mrs. Stonewall Jackson is Presented With Diploma

Mrs. Stonewall Jackson, widow of the famous Confederate army leader, was granted an honorary diploma at the commencement exercises of the Salem Female College, of Winston-Salem, N. C. Mrs. Jackson was a student in the college in 1848 and 1849. No diplomas were granted then.

By a vote of 351 to 274 the House of Commons passed the "Home Rule Bill" and it will become a law. It provides for Ireland a senate of 40 members and a House of Commons of 164 members. Ireland will also be permitted to send 42 members to the House of Commons.

The \$15,000 verdict of Catesby Woodford and J. T. Ireland against the L. & N. Railroad for damage to their race horses which they had shipped from Lexington to Juarez, Mex., has been sustained in the U. S. Supreme Court.

Secretaries Bryan and Redfield promised the aid of the Government to the Foreign Trade Convention, which opened in Washington last week, with a view to increasing this country's export business.

In a storm which passed over the northern part of Wisconsin, one man was killed and half million dollars worth of property was destroyed at Superior City.

## Awards Big Verdict

In the Warren Circuit Court the jury gave Mrs. Jennie Stewart \$11,887 damages against the Louisville & Nashville Railroad Company for the death of her husband, Wm. H. Stewart, a conductor.

This was the second trial. In the first one the plaintiff was given a judgment for \$60,000, but the Court of Appeals ordered a new trial.

## Hamilton College Elects New President

Dr. E. W. McDermid, formerly president of Milligan College at Johnson City, Tenn., has been elected president of Hamilton College, in Lexington, to succeed Dr. Hubert Shearin, who resigned several months ago to go to California. Dr. McDermid comes highly recommended as an educator.

## Rough Burglars

Burglars entered the home of U. G. Osborne, a carpenter of Lexington, on last Wednesday morning dragged his wife, who is in delicate health out of her bed, painfully injuring her arm and getting away with several dollars abstracted from Mr. Osborne's trouser pockets.

## Will Make Announcements

Caleb Powers and State Senator Joe Bosworth, of Middlesboro will make their official announcements for the Republican nomination for Congress in the eleventh District on next Monday. No other announcements are in sight as yet.

## Fine Colt Dies in East

Mat S. Cohen has received a telegram announcing the death of the famous show colt, Imperator Et Rex, at the farm of W. L. Austin, Rosemont, Penn. He was sold several months ago to Mr. Austin for \$3,000.

## Hamilton Alumni Banquet

The Alumni Banquet of Hamilton College will be given at the Phoenix Hotel June 10 at one o'clock. Most elaborate plans are being made for this event.

## Sells Good Horse

Mr. Starling Green sold to the Eversole Bros. of Ottawa, Canada, a five year old bay horse for \$250. It was a combined saddle and harness gelding.

The insurance policies on the buildings of the Eastern Kentucky Hospital for the insane, in Lexington, amounting to \$238,000, expired on June 1, and the State Board of Control is "up against" the proposition to provide protection in the shape of renewals.

Fire did damage to the extent of \$50,000 to the stock and plant of the S. F. McCormick Lumber Company of Lexington. Cigarettes carelessly thrown into the grass near the piled lumber are believed to have been the cause of the conflagration.

The grand jury at Henderson, Ky., returned eleven indictments against Ingram Crockett, the former cashier of the Planters State Bank, charging him with irregularities while acting as cashier and his bond was fixed at \$51,000 in the aggregate.

A severe shock of earthquake lasting over 30 seconds occurred in Panama last week. It was much stronger than any of the shocks felt in the canal zone last October, although no damage was done to the locks there.

Doors, Sash and Interior Trim, 1617) Blanton Lumber Co. Phone 425.

If your paper is not coming to you please notify the Madisonian.

Did it ever occur to you that the Madisonian sent to your absent relatives for a birthday remembrance would be a much appreciated gift? THERE'S A REASON. It gives the National, State and local news. That is what they want. Only \$1.00 a year.

## Church Notes

Remember Childrens Day — the first Sunday in June.

Remember the Sunday School Contest. Come, and urge your friends to come!

The C. W. B. M. of the First Christian church will meet Wednesday at 3 o'clock in the parlors of the church.

The First Christian church will give an entertainment by the primary department at night on Children's Day.

Rev. P. N. Taylor will preach at Kavanaugh School House next Sunday at 3 o'clock in the afternoon and 7:30 at night.

Rev. William Cummings, of Winchester, preached at the First Presbyterian church, a very interesting and entertaining discourse.

Mrs. S. J. McGaughey will entertain the Circle of the First Christian church Thursday at 3 o'clock in the parlors of the church.

President Crossfield, of Transylvania University, preached at the First Christian church on Sunday morning. The regular pastors filled their pulpits at the other churches.

In the contest with Danville the first Sunday opened with 336 present and a collection of \$12.99 for Danville. At Richmond 312 were present and a collection of \$18.28. Last Sunday May 31, present at Richmond 320, with a collection of \$15.16, while Danville had 230 present with a collection of \$—

Next Sunday will be the first anniversary of entering the Sunday School of the First Christian Church. It is hoped that all our members and friends will be present as there will be appropriate services. The contest with the Danville school should be an added attraction.

## Farmers Attention

You are invited to attend the limestone grinding demonstration to be held June 1st and 13th, 1914, at the Kentucky Agricultural Experiment Station of Lexington. This demonstration will be under the supervision of Prof. Jas. A. Farra, Agricultural Engineer, and will be for the practical instruction of farmers and groups of farmers who are alive to the necessity for lime in the soil and want to know about crushers and methods of preparation.

Special Judge J. W. Cammack decided the contest suit of Baker, Democrat against Duff, Republican in Perry county in favor of Duff.

## The Marshal

after reading

wrote this:

IN THESE commercial, bustling times, when we're all busy chasing dimes, it's a restful now and then to read a tale of other days, of parous deeds and rattling frays, of stalwart fighting men. "The Marshal" is a tale that leads us from a land of stocks and deeds and Wall street news by wire, to one of gleaming sword and lance, of donjon keeps and all romance, of dangers stem and dire. The great Napoleon, enters here, and does some business as a seer in gracious frame of mind; and other great men wander through the stirring book and help you forget the beastly grind. The hero is a man you'll like; no finer e'er came down the pike or faced misfortunes grim; so brave, so generous, so true, that when you've read about him you will want to be like him. So many pleasant people walk along the story's track and talk in such a charming way, that they will seem old friends, and when they leave you hope they'll come again upon a future day. A noble tale of men and dames with honest hearts and lofty aims, high purpose kept in view; you'll read about the luck they had with sympathy, and you'll be glad that you are human too.

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## PERRY'S

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## Programme of Commencement Exercises at State Normal School, June 7 to 12.

Commencement Sermon—June 7, 7 o'clock, B. C. Horton.  
Class and Field Day—June 8, 8 o'clock.  
High School Play—June 8, 8 o'clock.

Presentation of Elementary Certificates—June 9, 9:45.

Commencement Play—June 9, 8 o'clock.  
Presentation of Intermediate Certificates—June 10, 9:45 o'clock.  
High School Commencement—June 10, 8 o'clock address by Prof. A. C. Burton.

Last Chapel Exercises—June 11, 9:45.

President's Reception and Promenade Concert—June 11, 8 to 11 o'clock.

Annual Commencement Exercises—June 12, 10 o'clock. Address by President Henry S. Barker State University, Lexington Kentucky, Campus.

Annual Alumni Business Meeting—June 12, 4 o'clock.

Alumni Reception and Banquet—June 12, 8 o'clock Sullivan Hall. (By Card Only)

The public is cordially invited to attend these services.

## Burglary

Mrs. M. Browning, of Winchester, had nearly \$500 stolen from her residence last week. She drew the money out of the bank with the expectation of buying some property, but did not spend the money. The Chief of Police is making a thorough investigation of the theft and thinks he has a strong clue.

## Senatorial Candidate

Gen. Bennett H. Young, of Louisville, commander-in-chief of the Confederate Veterans, has announced as a candidate for the short term of United States Senate, and is seeking the Democratic nomination in the August primary.

## Death of Miss Houchins

News has reached here of the death of Miss Houchins, of Burgin, Ky., of typhoid fever. Miss Houchins taught here in the Normal school last year, and made many friends who will regret to hear of her sad death.

W. M. Boone was murdered and his body thrown in the lake near St. Petersburg, Fla. He was formerly from Paris, Ky.

## VACATION SCHOOLS

The second session of the VACATION SCHOOLS will be opened at Eastern State Normal, Richmond, Ky., on June 16 and closes on July 24. Last year's session was a great success. There will be daily sessions (except Monday), from 9 a. m. to 12 m. The present critic teachers of the Model School will be the regular instructors. First and second Grades—Miss Hansen; Third and Fourth Grades—Miss Dilling; Fifth and Sixth Grades—Miss Heald; Seventh and Eighth Grades—Miss Hentz.

The latest approved methods of vacation schools in the large cities will be used. Regular work of the Fundamentals in the Model School will be continued, and as special features the following: Dramatization, Play and Games, Music, Manual Training, Domestic Science, Picnic and School Lunches, School Gardens, Live Nature Study, Public Speaking, Physical Culture and Gymnasium.

Only a limited number of pupils can be accommodated in these schools. Patrons interested should see the critic teachers at once, or write the President. "First come, first served," is the rule.

There will be no tuition; no fees of any sort. J. G. CRABBE, President.

The whole of the estate of John C. Mayo was left to his widow by will. The estate is valued at \$5,000,000.

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